

## **REMARKS**

The Office Action mailed July 1, 2004 has been reviewed and the comments of the Patent and Trademark Office have been considered. Claims 1-13 were pending in the application. Claims 1, 4, 7, 8, 10 and 13 have been amended. Claims 5, 6 and 11 have been canceled and no claims have been added by this response. Therefore, claims 1-4, 7-10 and 12-13 are pending in the application and submitted for reconsideration.

This amendment adds, changes, or deletes claims in this application. A detailed listing of all claims that are, or were, in the application, irrespective of whether the claim(s) remain under examination in the application, are presented, with an appropriate defined status identifier.

## **MINOR INFORMALITIES**

Claim4 was amended to correct a minor informality. No new matter has been added.

## **§ 102 REJECTIONS**

Claims 1-5 and 10 stand rejected under 35 U.S.C. § 102(a) as being allegedly anticipated by Cavaan.

Independent claim 1 has been amended to incorporate the features of dependent claims 5 and 6. Amended claim 1 includes the features “wherein said inquiry comprises a direct transfer of money or a pledge.” These features are not taught by Cavaan. Thus, Cavaan cannot anticipate claim 1 or any claims that depend from claim 1.

Independent claim 10 has been amended to incorporate the features of dependent claim 11. Amended claim 10 includes the feature “software to allocate funds based on the

inquiries to the projects.” This feature are not taught by Cavaan. Thus, Cavaan cannot anticipate claim 10 or any claims that depend from claim 10.

## **§ 103 REJECTIONS**

Claims 1-10 stand rejected under 35 U.S.C. § 103(a) as being allegedly rendered obvious by Cavaan in view of and the Examiner’s official notice that it is well known in the art to transfer money via the internet. Applicant respectfully traverses this rejection.

A *prima facie* case of obviousness may also be rebutted by showing that the art, in any material respect, teaches away from the claimed invention. *In re Geisler*, 116 F.3d 1465, 1471, 43 USPQ2d 1362, 1366 (Fed. Cir. 1997). In the present case, the claimed method of the instant application is a method of *directly* funding projects. That is, it is not necessary for the funders to meet with the recipients of the funds. The proposals of the recipients are posted on the server and available to the funders. The Funders have sufficient information to make their funding decisions without contacting the recipients without meeting the recipients.

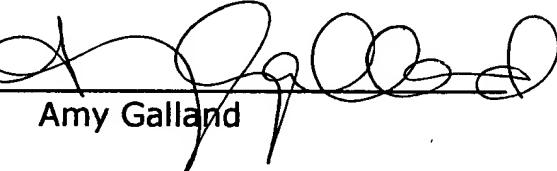
In contrast, Cavaan discloses a method of fund-raising for nonprofit agencies in which the nonprofit merely advertises its existence on a website. (Cavaan at 1). In the disclosed method, the Craigslist forum first helps the agencies prepare “the nonprofit equivalent of a business plan.” (*Id.* at 2). The Craigslist forum then arranges gatherings of small groups of nonprofit groups with potential funders in which the nonprofits present their “business plans” in person to the funders. (*Id.* at 1). This is in direct contrast to the method of the instant application, which does not require personal interaction between the funders and the recipients. That is, Cavaan teaches away from the claimed method. Because Cavaan teaches away from the claimed invention, it cannot render the present invention obvious. Further, no references in combination with Cavaan can render the present claims obvious.

## **CONCLUSION**

In view of the foregoing, it is respectfully submitted that the pending claims are in condition for allowance. Entry of this amendment and an early notice to this effect is earnestly solicited. Should there be any questions regarding this application, the Examiner is invited to contact the undersigned at the number shown below.

Respectfully submitted,

Date 31 Aug 04

By   
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